Changes In Social Security Law Are Explained

The social security law now makes it possible for you to protect your social security account in a way that will maintain your benefit rights and benefit amount in spite of a period of disability. This new feature of the old-age and survivors insurance program was added in the 1954 Amendments to the Social Security Act. It is called the "disability freeze" provision.

Because the law was written to apply to workers now over 65 (if they became disabled before reaching that age), as well as to younger workers who are now or who may become disabled, thousands of people over 65 are now able to have their monthly benefits refigured to leave out the years during which their disability kept them from working.

Until this provision of the law came into effect, workers who had no earnings for a prolonged period because of disability, might find their social security benefits cut down considerably or lost completely by the time they reached 65 and were otherwise eligible to collect them. Under the new "disability freeze" provisions, a worker who has had been totally disabled for work for 6 months or more, with a total disability which is expected to continue indefinitely, can apply to have his social security record frozen as of the time his disability began. Then, when the time comes for figuring up the monthly benefits payable to him at 65, or to his family in case of his death, the years when he had no earnings because of his disability are not counted against him.

It is important that these individuals who are eligible for this "freeze" establish their disability status promptly. Applying for the freeze as soon as possible is particularly important for those people in order to avoid losses to their families in case of their death. At the time of filing a claim for the disability freeze, the social security office will refer the individual to the State Vocational Rehabilitation Service if he wishes this type of referral. In many cases such early referral will result in the individual getting back all or a large part of his earning capacity.

The disability freeze provision does not provide for actual cash disability benefit payments as such. It is more like the waiver of premium notice clause in a commercial insurance policy. Such a clause does not provide cash benefits, but does keep the insurance in force without the payments of premiums while the insured is disabled.

A person who has been working regularly in jobs covered by the social security law can have his earning record frozen if he becomes totally disabled for work before he reaches 65 and his disability is expected to last indefinitely. There is no age requirement. A disabled person of any age may apply to have his earnings record frozen. But in order to qualify, there are seven requirements which must be met by the person claiming disability. Briefly, they are (1) the disabled person must have worked on social security jobs for at least five of the last ten years, and for at least one and one-half years of the last three years, immediately before the onset of the disability; (2) he must still be disabled at the time the application is filed; (3) he must be under the age of 65 at the beginning of the period of disability; (4) he must furnish medical proof of the disability; (5) he must be disabled for at least six months before a disability can be established; (6) he must have been alive on July 1, 1955; and (7) he must file an application.

If the disability had its start before July 1956, the freeze application must be filed before July 1957, in order to be effective for the entire period of the disability. Applications filed after July 1957 can be retroactive for no more than one year.

The disability freeze is applicable to two groups of people: one group is already 65 and drawing social security payments. If such persons can show that they were disabled before reaching 65 and had worked steadily before becoming disabled, and they are still disabled, they may be able to increase their social security payments. The second group concerns the younger disabled worker who worked before he became disabled and is still disabled. He cannot receive benefits now, but his work record can be frozen which will be to his advantage later, when he does reach 65. It will also be to the advantage of his widow and children if he dies before reaching 65. But unless this younger disabled worker takes steps to get his work records frozen now—by filing an application at his nearest social security office—it will not be possible to pay his widow and children higher benefits in the event of his death.

For further information write the social security field representative who visits your area. Address your letter in care of the postmaster for the schedule of his visits. Do not come in yourself or else to get the information to you. If you are disabled and think it important that you do so, take this necessary step now.

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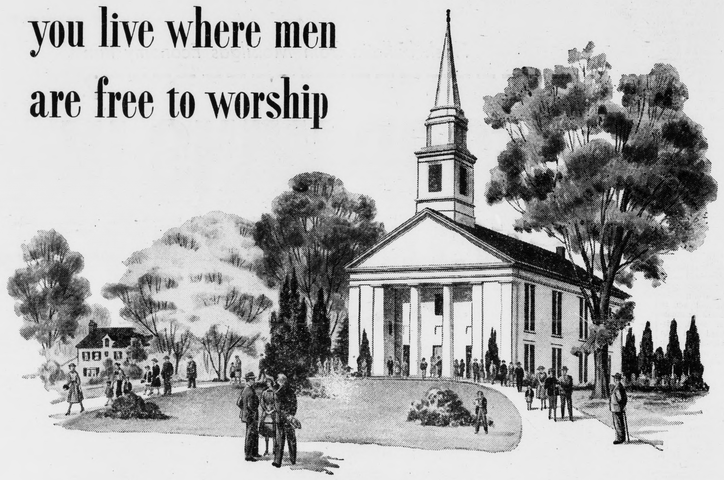

As a citizen of the United States, you probably take religious freedom as much for granted as you do the air you breathe. That's understandable: the churches have always been open to you . . . as a child you learned that this nation was founded by men and women seeking religious freedom . . . that the Constitution gives every man the right to worship as he chooses . . . that Washington prayed at Valley Forge . . . that Lincoln said, "I ask the prayers of God's people" . . . and that even the coins you jingle in your pocket proclaim for this nation, "In God We Trust."

Be glad you live in the United States, rather than in some other lands whose leaders attempt to lock religion out . . . lands whose people have been persecuted, tortured, even murdered for their religious beliefs.

Napoleon said: *". . . religion must be under the control of the government."*

Mussolini said: *"Religion is a species of mental disease."*

Hitler said: *"The State can only wish to extend its protection to such religious organizations as can in turn be of use to it."*

Stalin said: *"We guarantee the right of every citizen to combat by argument, propaganda and agitation any and all religion."*

These men forgot that this is the Creator's world. They ignored the question put to Job: "Where wast thou when I laid the foundation of the earth?"

Be glad you're an American. Be glad our leaders are humble and devout in their knowledge that this is God's world, and that we are His people. *Be glad you live where you are free to worship Him as your heart desires.*

Norfolk and Western Railway

FARM NEWS

By J. A. Smith, County Agent

Front Royal Field Day

annual Front Royal Beef Research Station Field Day will be held on Wednesday, April 4. The program will begin at 9 o'clock in the morning and the bull sale at 1:15 in the afternoon.

Speakers on the program include Mr. J. Bakley, Commissioner of Agriculture of Virginia; Dr. T. J. Marlowe, who is chairman of Beef Cattle Improvement in Virginia; Dr. Martin Jones of the Front Royal staff.

Cattle to be sold include animals from the Hereford and Shorthorn herds. They will be sold according to a catalog to be made and index.

Those interested in purchasing animals at the sale may have access to a catalog from the station office. All bulls have been tested for resistance to and free from tuberculosis and brucellosis and have been vaccinated with a vaccine to control brucellosis.

Farmers interested in attending the Field Day and Bull Sale should contact the county agent as soon as possible. Farmers who will be interested in sharing of transportation.

Change in Beef Grades

Effective June 1, the commercial grade of slaughter cattle will be divided into two new grades—Standard and Commercial.

"Standard" will be applied to cattle from younger animals of the present "Commercial" will be reserved for beef from mature animals falling into the present "Commercial" grade.

This change came about as a result of a recommendation from the Cattle Industry Committee. They felt that it was not practical to sell under the same grade designation, beef from young animals with only a small amount of fat together with beef from animals that were much older and carrying more finish. In parts of the country where substantial amounts of the younger grades of commercial cattle are produced and consumed, it is believed that some of this type of beef is now being federally graded because of prejudice against the name "commercial" which is associated with beef from older animals.

Contaminated Grain

Beginning July 1, wheat moving in interstate commerce, that is found to contain one rat or mice per bushel, or with 1% or more by weight of insect-damaged kernels, will be subject to removal from food grain channels. Owners of wheat that is declared unfit are faced with considerable economic loss and subject to the costs of legal action and demurrage.

While the present inspection program is directed toward wheat, it is expected that other food grains will eventually come under this inspection program.

Farmers should use precaution in production, harvesting and storage practices so that damage or contamination of grain will be non-existant.

It is estimated that stored grain losses from insects and rodents, in the United States, annually approaches a figure of $250,000,000. Plentiful crops and the necessity of storing grains for a long period of time, have made this problem more acute in recent years.

Those grains that are found unfit for food will not be eligible for price support loans or for delivery under a price support purchase agreement.

Sleeping Sickness

An Extension Veterinarian reports that there has been a building up in the number of reported cases of equine encephalomyelitis (sleeping sickness) in 1954 and in many of the southeastern states - including North Carolina. There were no cases reported in Virginia by owners of horses and mules last year. The best way to prevent outbreaks of the disease is to vaccinate animals well ahead of the mosquito season, which is June through October. Screening barns, housing animals at night, and eliminating mosquitoes are also useful preventive measures.

Seventy-nine of the animals in the disease which were reported in 1955, died. This is compared with the mortality of about one-third of the 1954 cases reported from all over the nation. It is believed that the high mortality was due to the prevalence of the more-lethal eastern type of sleeping sickness virus.

Increase in A-T Practice

A substantial increase is now available to farmers who are carrying out Practice A-2 under the ASC Program. This has been increased from 50 to 80% of the estimated average cost of seedbed preparation, lime, fertilizer and seed. This should be an inducement to more farmers throughout Appomattox County, to put more land into permanent vegetative cover.

For 1957 programs, cropland will mean farmland which was tilled or was in regular crop rotation in 1956. It will include land which was established in permanent vegetative cover, other than trees, since 1953, and which was classified as cropland at the beginning of seeding. It will not include bearing orchards and vineyards, except cropland included therein, prowable non-crop open pasture, or any land which is or will be an erosion hazard to the community if tillage is continued.

Ground Water Systems

An improperly grounded electric system is a potential source of danger from electrical shocks, and even deaths. An electrical supply of 110 volts, may kill humans and livestock, which accidentally serve as the grounding device for electric water systems.

To determine if your water system is properly grounded, check to see if the pump is mounted rigidly on a steel well-casing and is not insulated with a gasket. This is a well grounded pump. If you are using plastic pipe and the well-casing is not steel, use a driven ground rod. This rod should be a 5/8 to a 3/4 inch pipe at least 8 feet long and should be made of copper, copperweld, galvanized iron, or other type material that is a good conductor of electricity. Drive the rod into firm moist ground and leave only enough above the ground so that a cast iron clamp may be attached. Connect to the rod a No. 6 or No. 8 bare copper wire and clamp to water pipe near the pump.

If the pump is belt driven and not attached to the motor by any metal, ground both the pump and the motor frame. This will give protection from either defective wiring or static electricity created by the belt movement.

Use porcelain or plastic light sockets near the water system, because the insulation shell on metal sockets may also be a serious shock hazard.

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In Fashion Now

Apparently in the spring a girl's thoughts are of her wardrobe, no matter how young or old she is. Fashion is most important to high school girls and designers are creating clothes especially suitable for them. For the most part they are modified versions of their mother's clothes. They retain all the style, but have a more youthful look about them.

Brand-new fashions for Easter include suits, Sunday - to - church dresses, party and prom frocks, and all the necessary accessories. Youthful jewelry has come into its own and many of the leading cosmetic houses are maging a line of cosmetics for the young complexion and the problems they need to overcome.

The sheath dress and matching coat is a favorite with these young ladies and is described by them as being "simply the most." Very formal full-length evening dresses with full skirts and strapless seem to be an all time favorite.

White washable fleece toppers have gone over in a big way. For the spring you will see many beige and white tweed box-jacketed suits. The beige and blonde tones are as popular with the teen-agers as with us grown ups. Shoes to match have become very important. This is doubly true with "dress up" outfits.

Hats have never been too popular with young people. However, flowered numbers seem to be the choice for Easter. You will find a bit of veil on many teen-age hats.

Clear plastic bags trimmed with flowers are most attractive. Plastic beach bags for the summer are going to be the thing. Same are trimmed with shells and pearls or bits of colored rope. Bathing suits will be colorful and one-piece for the most part. Black is not a popular color for the teen-age swim suit unless the girl is too heavy.

Candid Comment

The music teacher was proudly presenting her pupils in a recital. After the extended musical program, ice cream, cake and fruit were served. One of the young musicians had brought her little brother along as a guest.

As the youngster was taking his departure, the teacher asked: "Well, Jimmie, did you enjoy the recital?"

"I sure did," Jimmie replied, "that is, all but the music."

Pharmacists are urged to help combat the misuse of drugs.

HEALTH AND BEAUTY

Mental health is being recognized today as a problem we can do something about. Almost any modern magazine you choose to read will carry several articles concerning this subject during a year's time. Information on this subject is available to all of us.

Not only this, but is a subject freely discussed by people from all walks of life. It is no longer a subject covered with mystery and shame. We know that a weakness for certain forms of mental illness does run in some families but more important than this we have learned that these weaknesses can be overcome by the kind of life a person leads.

One of the most important lessons a parent can teach a child is self-control. Without self-control, life will be a burden to the individual involved and to all the people who must come into daily contact with the individual. Lack of self-control, carried to the extreme, is nothing more than a form of mental illness.

Parents have a great risponsibility raising children. Today, we recognize that this responsibility does not end with food, shelter, clothes and such material things. It includes helping your child adjust to the problems of life.

A very young child's problems are usually nil if they receive enough love and affection from their family. Often a problem will arise when a new brother or sister comes into a family where there was formerly only one child. Except in extreme cases, this can be handled by lavishing attention on the older child until he comes to love his younger sister or brother and adjust to the new situation.

As a child gets older, he must be guided into unselfish habits, he must learn to play on a team and not feel that unless he is captain, he won't play. Help your child adjust to his shortcomings. Show him that although he may not be an outstanding football player, he may do very well in basketball. Tell him about the outstanding men in history who exceeded against all kinds of physical odds and mental shortcomings.

A child's play can be a good indication of his smartness, according to a new theory. Bright babies' play shows more ingenuity. During their second year precocious tots use a great deal of imagination. Backward children seldom vary their play. As they grow older the bright children seem to care less about competitive games and go in for card and guessing games. However, your child seems to be developing never push him unless you want a nervous, insecure child and adult.

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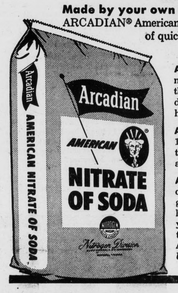

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